REMARKS

Favorable reconsideration of this application in light of the following discussion is respectfully requested.

I. The Status of All Claims

Claims 24-31; 36-43; and 48-51 are pending in the application. Claims 24-31; 36-43; and 48-51 stand rejected. Claims 24, 28, 36, 40, 48, 49, 50, and 51 are the only independent claims.

II. The Rejections of Claims 50 and 51 Due to Informalities

A. Objections to Claims 50 and 51

1. The Examiner's Argument

In objecting to the informalities in claims 50 and 51, the examiner stated that:

Claims 50 and 51 are objected to because of the following informalities: in the 3rd line of both claims, after "from the", the letter "a" is included and should be omitted for grammatical purposes. Appropriate correction is required. [Office action mailed April 6, 2004 page 2 lines 11-13.]

2. The Applicants' Response

In reply, the applicants amend claim 50 by changing "the a consumer" to "a consumer". The applicants amend claim 51 by changing "the a consumer" to "a consumer". The applicants amend the typographical error in claim 51 by changing "mean" to "means".

No new matter has been added.

III. Closure

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PATENT TRADEMARK OFFICE

Should the examiner have any questions, the examiner is urged to contact the undersigned at 703-415-0012.

Date

Respectfully Submitted

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Attorney of Record

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